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Revised version 2 with effect from 30<sup>th</sup> March 2022

Applicability: The underwriting philosophy as mentioned below is applicable to Health insurance products of the Company

*Underwriting Philosophy & Approach with regards to offering insurance coverage to the following category of Population:*

- a. Persons with Disability (PWD)
- b. Persons affected with HIV/AIDS
- c. Persons affected with Mental Illness Diseases
- d. Transgender Persons\*

Any person disclosing any existing disability or illness shall be referred to underwriting and based on the underwriting guidelines of the applicable product the prospect shall be underwritten. The company may seek additional information from the prospect or may ask for a medical examination/questionnaire.

The Company shall not discriminate Transgender persons with regards to offering insurance coverage based on gender\*.

The underwriting decisions would be based on underlying risks and risk categories. Underwriting decisions would be communicated in a clear and transparent manner.

*“The Company has products where there is provision for treatment of mental illness on the same basis as is available for treatment of physical illness”.*

(Reference: IRDAI circular no: IRDAI/HLT/MISC/CIR/129/06/2020 dated 2nd June 2020 & IRDAI/HLT/CIR/MISC/046/03/2022 dated 7<sup>th</sup> March 2022)

*\*Incorporated with effect from 30<sup>th</sup> March 2022*